

REMARKS

Please reconsider the claims and the application in view of the remarks below.

Claim Rejections – 35 U.S.C. §112

Claims 1-7 stand rejected under 35 U.S.C. §112, second paragraph, as allegedly being indefinite because the Examiner could not find support for their corresponding structure in the specification. Without conceding to the propriety of the rejection, applicant is amending the claims to delete the "means" language. Instead, those claims now recite the components described in paragraphs [0026]-[0031] and [0036]. Therefore, no new matter is presented. The Examiner is respectfully requested to withdraw the section 112 rejections in light of the above amendments.

Claim Rejections – 35 U.S.C. §103(a)

Claims 1-21 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 6,839,687 issued to Dent et al. ("Dent") in view of U.S. Patent No. 6,032,133 issued to Hilt et al. ("Hilt") and in further view of U.S. Patent No. 6,535,855 to Cahill et al. ("Cahill").

While conceding that Dent and Hilt fail to disclose the features of "allowing the user to select at least on EBPP server from a list," "directly obtain the billing information in a pull mode," and "connecting to said plurality of EBPP servers based on the EBPP connection-related information to collect said billing information from said plurality of EBPP servers, the Office Actions cites Cahill for allegedly disclosing those elements.

Applicant respectfully disagrees.

Cahill as understood by applicant discloses a push banking system. In its background section, Cahill discusses how today's customers have different ways to receive information from their financial service institution, one of which is for a customer to pull down information from online databases that are updated on a fixed schedule. Cahill then discloses how cumbersome and labor intensive such method could become, thus teaching away from using such pulling of banking information. Instead, Cahill advances its "push" technology for getting the banking information to its customers.

Further, Cahill as understood by applicant discloses obtaining banking information. Cahill does not disclose or suggest a system that is connected to a bank server and also to a plurality of EBPP servers as claimed in the present application.

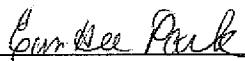
In fact, none of the cited references disclose or suggest "a plurality of EBPP servers" and "pulling" billing information from those EBPP servers. Dent as understood by applicant discloses that a biller sends the bill to its bill management system (see Fig. 1 of Dent). Hilt only discloses paying a bill electronically. Cahill discloses push banking system and teaches away from client pulling its bank information. Note that Cahill is concerned with banking system, and does not disclose or suggest managing or handling bills from billers. Those references together do not disclose or suggest to obtain billing information from a plurality of EBPP servers in a pull mode and also to obtain customer's bank information so as to present a payment schedule based on both the pulled billing information and the customer's bank account information.

For at least those reasons, the Examiner has failed to present a proper prima facie case of obviousness.

This communication is believed to be fully responsive to the Office Action and every effort has been made to place the application in condition for allowance. A favorable Office

Action is hereby earnestly solicited. If the Examiner believes a telephone conference might expedite prosecution of this case, it is respectfully requested that the Examiner call applicant's attorney at (516) 742-4343.

Respectfully submitted,



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